

IN RE:

ROBERT R KANIUFF

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:19-20243

Chapter 13

Related to Dkt. No. 195

## ORDER OF COURT

AND NOW, this 12th day of August 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

## ENTERED BY DEFAULT

BY THE COURT:



\_\_\_\_\_  
GREGORY J. ADDONIO jah  
CHIEF UNITED STATES BANKRUPTCY JUDGE

In re:  
Robert R Kaniuff  
Debtor

Case No. 19-20243-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Aug 12, 2024

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 42

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2024:**

Recip ID	Recipient Name and Address
db	+ Robert R Kaniuff, 118 Crooks School Rd, Clinton, PA 15026-1548
cr	+ GreatAmerica Financial Services Corporation, Strassburger McKenna Gutnick & Gefsky, Four Gateway Center, 444 Liberty Avenue, Suite 2200, Pittsburgh, PA 15222-1207
14980755	+ Caliber, 715 S Metropolitan Ave, Oklahoma City, OK 73108-2054
14980763	+ Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222
15209896	+ Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15018403	+ Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15018402	+ Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, OH 44702-1911
15022798	+ PNC Equipment Finance, LLC, c/o Robert E. Walton/Thomas P. Stevens, Flamm Walton Heimbach, 794 Penllyn Pike, Suite 100, Blue Bell, PA 19422-1669

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 13 2024 00:06:52	BMO Harris Bank N.A., c/o AIS Portfolio Services., 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Aug 12 2024 23:59:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14980753	+ Email/Text: ally@ebn.phinsolutions.com	Aug 12 2024 23:58:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
15681762	^ MEBN	Aug 12 2024 23:50:21	BMO Bank N.A., P.O. Box 6150, Carol Stream, IL 60197-6150
15020090	^ MEBN	Aug 12 2024 23:50:17	BMO Harris Bank, N.A., P.O. Box 6150, Carol Stream, IL 60197-6150
14980754	^ MEBN	Aug 12 2024 23:48:59	BMO Harris Bank Na, 111 W Monroe, Chicago, IL 60603-4095
14980758	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 13 2024 00:18:14	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
15009895	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 12 2024 23:58:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston R.I.02919
14980761	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 12 2024 23:58:00	Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886
14982453	+ Email/Text: ebnnotifications@creditacceptance.com	Aug 12 2024 23:58:00	CREDIT ACCEPTANCE, 25505 W 12 MILE RD SUITE 3000, SOUTHFIELD MI 48034-8331
14980756	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 13 2024 00:06:52	Cap1/cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
14980757	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 13 2024 00:06:42	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253

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User: auto

Page 2 of 4

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14980760	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 13 2024 00:21:01	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14980762	+ Email/Text: ebnnotifications@creditacceptance.com	Aug 12 2024 23:58:00	Credit Acceptance Corp, Po Box 5070, Southfield, MI 48086-5070
15018402	^ MEBN	Aug 12 2024 23:50:30	Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, OH 44702-1911
15016259	+ Email/Text: kburkley@bersteinlaw.com	Aug 12 2024 23:59:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14980764	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 12 2024 23:58:00	Fia Cs, Po Box 982238, El Paso, TX 79998-2238
14980765	+ Email/Text: SAABankruptcy@fcbanking.com	Aug 12 2024 23:58:00	First Commonwealth Ban, 22 North Sixth St, Indiana, PA 15701-1802
15032273	+ Email/Text: EBNBKNOT@ford.com	Aug 12 2024 23:59:00	Ford Motor Credit Company LLC, 1335 S. Clearview Avenue, Mesa AZ 85209-3376
15008499	Email/Text: dpetersen@greatamerica.com	Aug 12 2024 23:58:00	GreatAmerica Financial Services Corporation, f/k/a GreatAmerica Leasing Corporation, ATTN: Peggy Upton, Litigation Specialist, P.O. Box 609, Cedar Rapids, IA 52406
14980759	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 13 2024 00:04:50	Chase Card, Po Box 15298, Wilmington, DE 19850
14980766	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Aug 12 2024 23:59:00	Keybank Na, 4910 Tiedman Road, Brooklyn, OH 44144-2338
14980767	+ Email/Text: bankruptcynotification@montereyfinancial.com	Aug 12 2024 23:58:00	Monterey Fin, 4095 Avenida De La Plata, Oceanside, CA 92056-5802
14980768	Email/Text: Bankruptcy.Notices@pnc.com	Aug 12 2024 23:58:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
14980769	Email/Text: Bankruptcy.Notices@pnc.com	Aug 12 2024 23:58:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15018893	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 13 2024 00:05:57	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14981346	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 13 2024 00:18:46	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14980770	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 13 2024 00:04:46	Syncb/ameg D, Po Box 965005, Orlando, FL 32896-5005
14980771	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 13 2024 00:06:55	Syncb/bargain Outlet, C/o Po Box 965036, Orlando, FL 32896-0001
14980772	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 13 2024 00:20:03	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14980773	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 13 2024 00:04:48	Syncb/levin Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
14980774	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 13 2024 00:21:11	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
14980775	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 13 2024 00:18:47	Syncb/synchrony Home, C/o Po Box 965036, Orlando, FL 32896-0001
15023831	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 12 2024 23:59:00	The Bank of New York Mellon, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14980776	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Aug 13 2024 00:17:38	Wells Fargo Dealer Svc, Po Box 1697, Winterville, NC 28590-1697

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		THE BANK OF NEW YORK MELLON ET.AL.
cr		THE BANK OF NEW YORK MELLON, ET. AL.
cr		The Bank of New York Mellon, successor to The Bank
cr	*+	BMO Bank N.A, P.O.BOX 6150, CAROL STREAM, IL 60197-6150
cr	*+	Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, OH 44702-1911
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 14, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2024 at the address(es) listed below:**

Name	Email Address
David W. Raphael	on behalf of Creditor Dollar Bank FSB raphaeld@fnb-corp.com
Denise Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON ET.AL. dcarlon@kmllawgroup.com
Denise Carlon	on behalf of Creditor The Bank of New York Mellon successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif dcarlon@kmllawgroup.com
Elizabeth L. Slaby	on behalf of Creditor Dollar Bank FSB bslaby@lenderlaw.com
Jeremy J Kobeski	on behalf of Creditor Dollar Bank FSB jkobeski@grenenbirsic.com, mcupec@grenenbirsic.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lawrence W. Willis	on behalf of Debtor Robert R Kaniuff ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecc@chapter13trusteedpda.com
Thomas Song	on behalf of Creditor THE BANK OF NEW YORK MELLON ET.AL. pawb@fedphe.com
Thomas Song	on behalf of Creditor THE BANK OF NEW YORK MELLON ET. AL. pawb@fedphe.com

District/off: 0315-2

User: auto

Page 4 of 4

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